Filed 10/31/18 Entered 10/31/18 08:57:05 Case 18-68204-pmb Doc 1 Petition Page 1 of 11 Fill in this information to identify your case: United States Bankruptcy Court for the: District of\_ Chapter you are filing under: Case number (If known): ☐ Chapter 7 ☐ Chapter 11 18-68204 ☐ Chapter 12 ☐ Chapter 13 Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or Middle name passport). Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name Last name 3. Only the last 4 digits of xxx - xx - 5033your Social Security number or federal Individual Taxpayer 9 xx - xx -\_\_\_\_\_\_

(ITIN)

Identification number

# 

Debtor 1		ase number (it known)
First Name Middle N	ame Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in	have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years	Business name	Business name
Include trade names and doing business as names	Business name	Business name
	EIN	EIN — - — — — — — —
	EIN	<u>EIN</u>
s. Where you live		If Debtor 2 lives at a different address:
	633 Bantril lane	Number Street
	5/2 2 mars de GA 2/2002	<del></del>
	City State ZIP Code	City State ZIP Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason, Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
	/	***

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Debtor 1 First Name Middle N.	arne	Last Name	Petition F	Page 3 of	Case number (if ha	nown)		
Part 2: Tell the Court Abo	out Your B	ankruptcy	y Case					
7. The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankpaptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
are choosing to file under	Cha	pter 7						
unuer		☐ Chapter 11						
	☐ Cha	pter 12						
	☐ Cha	pter 13						
8. How you will pay the fee	loca your subr with	I court for reself, you manificing your a pre-print sed to pay t	more details about the pay with cast or payment on yout ted address. The fee in install	ut how you m h, cashier's c ur behalf, you Iments. If you	nay pay. Typicall heck, or money ur attorney may u choose this op	eck with the clerk's office in your ly, if you are paying the fee order. If your attorney is pay with a credit card or check otion, sign and attach the ents (Official Form 103A).		
9. Have you filed for	By la less pay Cha	aw, a judge than 150% the fee in i	e may, but is not 6 of the official ponstallments). If y	required to, voverty line that ou choose th	waive your fee, a at applies to you is option, you m	tion only if you are filing for Chapter 7. and may do so only if your income is ar family size and you are unable to nust fill out the Application to Have the with your petition.		
bankruptcy within the	U No.	District		100		Cana sumbar		
last 8 years?	☐ Yes.	District		When	MM / DD / YYYY	Case number		
		District		When	MM / DD / YYYY	Case number		
		District		When		Case number		
					MM / DD / YYYY			
10. Are any bankruptcy	Ū-No							
cases pending or being filed by a spouse who is	☐ Yes.	Debtor	<del> </del>			Relationship to you		
not filing this case with you, or by a business partner, or by an affiliate?		District		When	MM/DD /YYYY	Case number, if known		
armate:		Debtor				_ Relationship to you		
		District	<u></u>	When	MM / DD / YYYY	Case number, if known		
11. Do you rent your residence?	□ No. ☑ Yes.		12. landlord obtained a	an eviction judg	ment against you	?		

part of this bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as

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	_/						
. Are you a sole proprietor of any full- or part-time business?	-	So to Part 4. Name and location of bus	siness				
A sole proprietorship is a							
business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or		Name of business, if any					
LLC. If you have more than one sole proprietorship, use a separate sheet and attach it		Number Street	<del></del>				
to this petition.		Citý	-		State	ZIP Code	
		Check the appropriate bo	ox to describe	our business:			
		Health Care Business	s (as defined i	11 U.S.C. § 1	01(27A))		
		☐ Single Asset Real Es	tate (as define	d in 11 U.S.C.	§ 101(51B)	)	
		☐ Stockbroker (as defin	ed in 11 U.S.(	;, § 101(53A))			
		☐ Commodity Broker (a	is defined in 1	U.S.C. § 101	(6))		
		☐ None of the above					
debtor? For a definition of small	_	<ul> <li>Yo. I am not filing under Chapter 11.</li> <li>No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.</li> </ul>					
business debtor, see 11 U.S.C. § 101(51D).			Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
•	_		11 and I am a	small business	s debtor ac	cording to the definition in the	
11 U.S.C. § 101(51D).	☐ Yes.	Bankruptcy Code.				·	
11 U.S.C. § 101(51D).	☐ Yes.	Bankruptcy Code.				cording to the definition in the	
11 U.S.C. § 101(51D).  Report if You Own of the American Section 1.	☐ Yes.	Bankruptcy Code.				·	
11 U.S.C. § 101(51D).	Yes.	Bankruptcy Code.	erty or Any		t Needs	·	
Report if You Own of the Property that poses or is alleged to pose a threat of imminent and	Yes.	Bankruptcy Code.  Any Hazardous Prope	erty or Any	Property Tha	t Needs	·	
Report if You Own of the American Street As Report if You Own of the American Street As a second of the American Street A	Yes.	Bankruptcy Code.  Any Hazardous Prope	erty or Any	Property Tha	t Needs	·	
Report if You Own of Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to	Yes.	Bankruptcy Code.  Any Hazardous Propo  What is the hazard?	erty or Any	Property Tha	at Needs	Immediate Attention	
Report if You Own of the American Action of the American Action of the American Action of the American of the	Yes.	Bankruptcy Code.  Any Hazardous Propo  What is the hazard?	erty or Any	Property Tha	at Needs	·	
Report if You Own of Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Yes.	Bankruptcy Code.  Any Hazardous Propo  What is the hazard?	erty or Any	Property Tha	at Needs	Immediate Attention	
Report if You Own of the American Action of the American Action of the American Action of the American Order of the Order of the Order of the American Order of the O	Yes.	Bankruptcy Code.  Any Hazardous Propo  What is the hazard?	erty or Any	Property That	at Needs	Immediate Attention	
Report if You Own of A. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building	Yes.	Bankruptcy Code.  Any Hazardous Prope  What is the hazard?  If immediate attention is	erty or Any	Property Tha	at Needs	Immediate Attention	
Report if You Own of the American Action of the American Action of the American Action of the American Order of the Order of the American Order of the O	Yes.	Bankruptcy Code.  Any Hazardous Prope  What is the hazard?  If immediate attention is	erty or Any	Property That	at Needs	Immediate Attention	

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Debtor 1

First Name	Middle Name	Last Name	

Case number (if known)	

#### Part 5:

#### **Explain Your Efforts**

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):			
You must check one	<b>):</b>	You must check one:			
counseling age	efing from an approved credit ncy within the 180 days before I uptcy petition, and I received a empletion.		☐ I received a briefing from an approved credit counseling agency within the 180 days before filed this bankruptcy petition, and I received a certificate of completion.		
	the certificate and the payment you developed with the agency.		Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.		
counseling age	efing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have certificate of completion.		
Within 14 days a you MUST file a plan, if any.	fter you file this bankruptcy petition, copy of the certificate and payment		Within 14 days a you MUST file a plan, if any.	ifter you file this bankruptcy petition, copy of the certificate and payment	
services from a unable to obtain days after I mad	sked for credit counseling in approved agency, but was in those services during the 7 de my request, and exigent ment a 30-day temporary waiver ent.	☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			
requirement, atta what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances ile this case.		requirement, atta what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances ale this case.	
dissatisfied with	ne dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.		dissatisfied with	oe dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.	
If the court is sat still receive a bri You must file a c agency, along w	disfied with your reasons, you must be selfing within 30 days after you file. Selfing within 30 days after you file. Selfing with a copy of the payment plan you by. If you do not do so, your case		still receive a brid You must file a cagency, along w	tisfied with your reasons, you must efing within 30 days after you file. Sertificate from the approved ith a copy of the payment plan you y. If you do not do so, your case	
Any extension of	f the 30-day deadline is granted and is limited to a maximum of 15		Any extension of	the 30-day deadline is granted is limited to a maximum of 15	
☐ I am not require credit counseling	ed to receive a briefing about ng because of:		I am not require credit counseli	ed to receive a briefing abouting because of:	
☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
🗖 Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
Active duty.	I am currently on active military duty in a military combat zone.		☐ Active duty.	I am currently on active military duty in a military combat zone.	

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

## 

Debtor 1				Case number (if known)
	First Name	Middle Name	Last Name	

Pa	art 6: Answer These Ques	stions for Reporting Purposes					
16. What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
		☐ No. Go to line 16b. ☐ Yes. Go to line 17.					
		16b. Are your debts primarily I money for a business or invest					
		<ul><li>□ No. Go to line 16c.</li><li>□ Yes. Go to line 17.</li></ul>			·		
		16c. State the type of debts you ow	e that are not consumer deb	ots or business o	lebts.		
17.	Are you filing under Chapter 7?	☐ No I am not filing under Chapte	er 7. Go to line 18.		:		
	Do you estimate that after any exempt property is excluded and		. Do you estimate that after e paid that funds will be ava	any exempt prop ilable to distribu	perty is excluded and te to unsecured creditors?		
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☑ No ☐ Yes					
18.	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199	1,000-5,000 5,001-10,000 10,001-25,000	Ţ	25,001-50,000 50,001-100,000 More than 100,000		
		200-999	- 10,001 20,000	<u> </u>	_ 110,0 110,1 100,000		
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 millio □ \$50,000,001-\$100 millio □ \$100,000,001-\$500 mi	n C	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mi	in [	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	14 7. Sign Below						
Fo	or you	I have examined this petition, and I correct.	declare under penalty of pe	rjury that the info	ormation provided is true and		
		If I have chosen to file under Chapte of title 11, United States Code. I und under Chapter 7.					
		If no attorney represents me and I d this document, I have obtained and					
		I request relief in accordance with the	ne chapter of title 11, United	States Code, s	pecified in this petition.		
		I understand making a false statement in a bankruptcy case can result in 18 U.S.C. §§ 152/1347/1619, and	fines up to \$250,000, or im	obtaining money prisonment for u	y or property by fraud in connection up to 20 years, or both.		
		Signature of Debtor 1	×	Signature of De	btor 2		
		Executed on		Executed on	M / DD /YYYY		

## 

For your attorney, if you are represented by one if you are not represented	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					
by an attorney, you do not need to file this page.	×	Date				
	Signature of Attorney for Debtor		MM / DD /YYYY			
	Printed name					
	Firm name					
	Number Street	:				
	City	State	ZÍP Code			
	Contact phone	Email address				
	Bar number	State	•			

Debtor 1				Case number (if known)			
	First Name	Middle Name	Last Name				
oankrup attorney		an	should understa themselves succ	ou, as an individual, to represent yourself in bankruptcy court, but you and that many people find it extremely difficult to represent cessfully. Because bankruptcy has long-term financial and legal you are strongly urged to hire a qualified attorney.			
If you are represented by an attorney, you do not need to file this page.		not	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.				
			court. Even if you p in your schedules. property or propert also deny you a dis case, such as dest cases are randoml	pur property and debts in the schedules that you are required to file with the plan to pay a particular debt outside of your bankruptcy, you must list that debt of you do not list a debt, the debt may not be discharged. If you do not list you claim it as exempt, you may not be able to keep the property. The judge can scharge of all your debts if you do something dishonest in your bankruptcy troying or hiding property, falsifying records, or lying. Individual bankruptcy by audited to determine if debtors have been accurate, truthful, and complete.			
			hired an attorney. successful, you mu Bankruptcy Proced	e without an attorney, the court expects you to follow the rules as if you had The court will not treat you differently because you are filing for yourself. To be ust be familiar with the United States Bankruptcy Code, the Federal Rules of dure, and the local rules of the court in which your case is filed. You must also y state exemption laws that apply.			
			Are you aware that consequences?	t filing for bankruptcy is a serious action with long-term financial and legal			
			<b>D</b> Yes				
		•		t bankruptcy fraud is a serious crime and that if your bankruptcy forms are mplete, you could be fined or imprisoned?			
			□ No □ Yes				
			Yes Name of P	ree to pay someone who is not an attorney to help you fill out your bankruptcy forms?  Person			
			have read and und	acknowledge that I understand the risks involved in filing without an attorney. I derstood this notice, and I am aware that filing a bankruptcy case without an item to logic my rights or property if I do not properly handle the case.			

Date

Signature of Debtor 2

MM / DD / YYYY

Contact phone

Cell phone

Cell phone

Email address

LIST OF CREDITORS

Alti Source

0/1/18

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U. S. BANKRUPTCY COURT / NORTHERN DISTRICT OF GEORGIA / ATLANTA DIVISION RECEIPT #01252237 (HD) OF 10/31/2018

ITEM CODE CASE QUANTITY AMOUNT BY

1 7IN 18-68204 1 \$ 0.00 Currency
Judge - unknown at time of receipt
Debtor - CHRISTOPHER M L MURPHY

TOTAL: \$ 0.00

FROM: Christopher M L Murphy

633 Bantry Lane

Stone Mountain, GA 30083

470-257-4988

Case 18 68204-pmb Doc 1 Filed 10/31/18	Entered 10/31/18 08:57:05 Desc				
Case Number: 18-68204  Petition Name: 1	Murphy Chapter: 7				
Please submit the following original documents to the Court for filing so that the case will proceed timely. If you would like to have a filed-stamped copy of the documents, please submit an extra copy along with a self-addressed stamped envelope.					
☑ Individual - Series 100 Forms	☐ Non-Individual - Series 200 Forms				
MISSING DOCUMENTS DUE WITHIN 7 DAYS  Complete List of Creditors (names and addresses of all creditors)  ✓ Pro Se Affidavit (due within 7 days, signature must be notarized, or witnessed by a Court Intake Clerk, accompanied by a picture I.D.)  ✓ Signed Statement of SSN (due within 7 days)  MISSING DOCUMENTS DUE WITHIN 14 DAYS	Petition Deficiencies:  □ Last 4 digits of SSN □ Address □ County □ Type of Debtor  ★ Chapter □ Nature of Debts □ Statistical Estimates				
<ul> <li>✓ Statement of Financial Affairs</li> <li>✓ Schedules: A/B C D E/F G H I J □ J-2 (different address for Debtor 2)</li> <li>✓ Summary of Assets and Liabilities</li> </ul>	☐ Venue ☐ Attorney Bar Number				
<ul> <li>☑ Declaration About Debtor(s) Schedules</li> <li>☐ Attorney Disclosure of Compensation</li> <li>☐ Petition Preparer's Notice, Declaration and Signature (Form 119)</li> <li>☐ Disclosure of Compensation of Petition Preparer (Form 2800)</li> <li>☐ Chapter 13 Current Monthly Income</li> <li>☑ Chapter 7 Current Monthly Income</li> </ul>	Case filed via:  ☐ Intake Counter by: ☐ Attorney ☐ Debtor - verified ID ☐ Other - copy of ID: Anthony J Griffin 470-257-4988				
<ul> <li>□ Chapter 11 Current Monthly Income</li> <li>☑ Certificate of Credit Counseling (Individuals only)</li> <li>☑ Pay Advices (Individuals only) (2 Months)</li> <li>□ Chapter 13 Plan, complete with signatures (local form)</li> <li>□ Corporate Resolution (Business Ch. 7 &amp; 11)</li> </ul>	☐ Mailed by: ☐ Attorney ☐ Debtor ☐ Other:				
Ch.11 Business  □ 20 Largest Unsecured Creditors □ List of Equity Security Holders □ Small Business - Balance Sheet □ Small Business - Statement of Operations □ Small Business - Cash Flow Statement	History of Case Association  Prior cases within 2 years: 17-68672-17-62588, 17-59506-pmb				
☐ Small Business - Federal Tax Returns  MISSING DOCUMENTS DUE WITHIN 30 DAYS  ☐ Statement of Intent – Ch. 7 (Individuals only)	Signature: Acknowledgment of receipt of check list				
Official and Local Bankruptcy Forms are available on the Court's website at: wattorney, please read the information regarding Filing Bankruptcy without an Awithout-attorney.					
FILING FEE INFORMATION - if the required filing fees are not paid in ful  Paid \$ 0 2g-Order Granting 3g-Order Granting  2d-Order Denying with filing fee of \$ due within 7 days  No Application to Pay in Installments, Order Regarding Unpaid 6	7 days (\$75 due within 7 days)  ☑ IFP filed (Ch.7 Individuals Only)				
You may mail documents and filing fee payments (no personal checks acc All fee payments and documents filed with the Court must s  **Failure to Comply may result in the  UNITED STATES BANKRUI  75 Ted Turner Drive, SW,  Atlanta, Georgia 30  404-215-1000	show the debtor's name and bankruptcy case number.  dismissal of your case.**  PTCY COURT  Room 1340				

Intake Clerk: H.D. Date: 10/31/18 Case Opener: Date: